

Proposed NU Business Name: **TUHIN DIGITAL STUDIO**



Project identification and prepared by: Md. Sahjamal Sirazi,
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. TUHIN ALI
Age	:	31-12-1988(28 Years)
Education, till to date	:	MBA
Marital status	:	Married
Children	:	-
No. of siblings:	:	2 Brother & 1 Sister
Address	:	Vill: Shimulia , P.O: Nondongasi , P.S: Carghat. Dist: Rajshahi .
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	MST. TAHMINA BEGUM
(iii) Father's name	:	MD. LALCHAD ALI
(iv) GB member's info	:	Branch: Nimpara , Carghat, Centre # 88 (Female), Member ID: 10063, Group No: 03 Member since: 2009 to (09Years) First loan: BDT -5,000
Further Information:		Existing Loan: BDT 30,000, Outstanding loan: 17,400
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	07 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01705-993619
Brother's Contact No.	:	01768-505330
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. TAHMINA BEGUM joined Grameen Bank since 09 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	TUHIN DIGITAL STUDIO
Location	:	Patiakandi , Nondongasi , Carghat , Rajshahi .
Total Investment in BDT	:	BDT 100,000/-
Financing	:	Self BDT 50,000/--(from existing business) 50% Required Investment BDT 50,000/--(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 12 ft = 144 square ft
Security of the shop	:	BDT -20,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Mobile and Telecom Item. ▪Average 50% gain on sale. ▪The business is operating by entrepreneur. Existing no employees. ▪The shop is rented . ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Studio and Electric Item	750	22,500	270,000
Total Sales (A)	750	22,500	270,000
Less. Variable Expense			
Studio and Electric Item	375	11,250	135,000
Total variable Expense (B)	375	11,250	135,000
Contribution Margin (CM) [C=(A-B)]	375	11,250	135,000
Less. Fixed Expense			
Rent		400	4,800
Electricity Bill		300	3,600
Transportation		200	2,400
Salary (self)		5,000	60,000
Guard		140	1,680
Mobile Bill		200	2,400
Total fixed Cost (D)		6,240	74,880
Net Profit (E) [C-D]		5,010	60,120

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Computer	15,000	-	15,000
Scanner	2,000	-	2,000
Printer	3,000	-	3,000
Electronics item	10,000	-	10,000
Camera	-	30,000	30,000
Charger	-	10,000	10,000
battier	-	10,000	10,000
Total	30,000	50,000	80,000

Source of Finance

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Studio and Electric Item	1,000	30,000	360,000	378,000	396,900
Total Sales (A)	1,000	30,000	360,000	378,000	396,900
Less. Variable Expense					
Studio and Electric Item	500	15,000	180,000	189,000	198,450
Total variable Expense (B)	500	15,000	180,000	189,000	198,450
Contribution Margin (CM)					
[C=(A-B)]	500	15,000	180,000	189,000	198,450
Less. Fixed Expense					
Rent		400	4,800	4,800	4,800
Electricity Bill		500	6,000	6,300	6,615
Transportation		200	2,400	2,400	2,400
Salary (self)		5,000	60,000	60,000	60,000
Guard		140	1,680	1,680	1,680
Mobile Bill		300	3,600	3,780	3,969
Total Fixed Cost		6,540	78,480	78,960	79,464
Net Profit (E) [C-D]		8,460	101,520	110,040	118,986
Investment Payback			20,000	20,000	20,000

Cash flow projection on business plan (rec. & Pay)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	101,520	110,040	118,986
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	81,520	90,040
	Total Cash Inflow	151,520	191,560	209,026
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	81,520	171,560	189,026

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest







FAMILY PICTURE

